

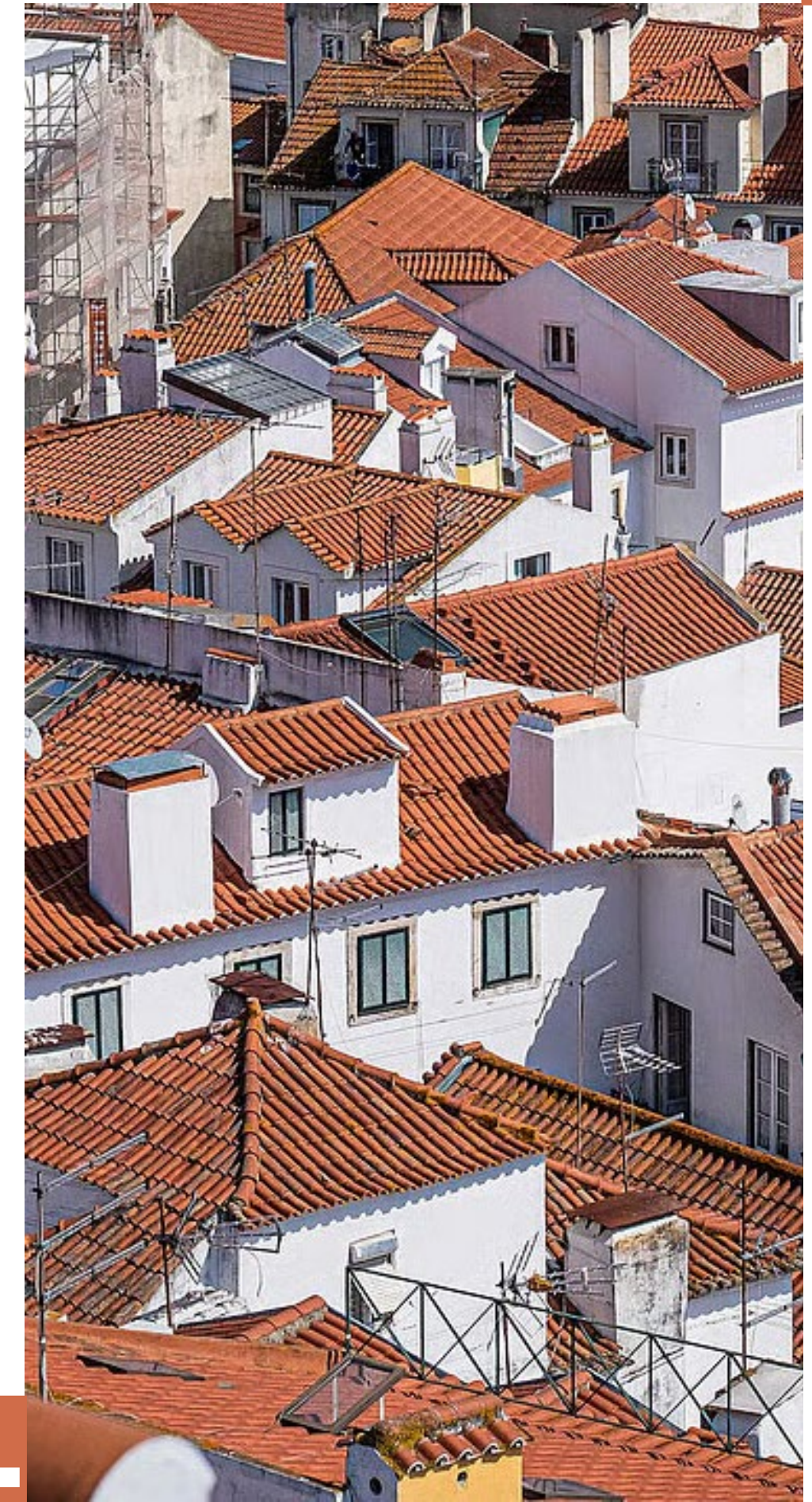
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Sustainable Welfare State and Eco-Social Risks: How Intergenerational Housing Inequality Matters in Southern European Countries?

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1. INTRODUCTION



1. INTRODUCTION & CONTEXT

- **Sustainable welfare** — a social policy system that supports the satisfaction of human needs within planetary boundaries.
- Gough and Meadowcroft (2011) — decarbonizing the welfare state.
- Koch and Fritz (2014), social-democratic welfare states might be better positioned to address the development of the 'green' or 'eco' state.
- Southern European countries.
- Housing inequalities are associated with a **decline in homeownership** among younger generations, particularly Millennials and Generation Z.
- They tend to **remain in their parental homes** for longer periods, delaying residential independence. These conditions impact not only the present but also the future of these generations, influencing aspects such as **family formation** and the **decision to have children**.

1. INTRODUCTION & CONTEXT

Housing policy, sustainability and young people in Southern Europe, 2018-2014

SPAIN

*Plan Estatal de Vivienda
2018–2021*

promotes interventions aimed at improving energy efficiency and environmental sustainability in housing.

GREECE

Has taken a significant step by directly linking environmental concerns to housing access through the Save – Renovate for Youth programme, which offers subsidies for energy-efficient renovations.

PORTUGAL AND ITALY

Still treat the environmental dimension of youth-oriented housing policies as a secondary issue.

2. LITERATURE REVIEW



2. LITERATURE REVIEW

Sustainable Welfare State

- Sustainable welfare (Koch & Mont, 2016) explores the intersection of environmental and social policies, leading to critical assessments of the environmental impacts of existing welfare systems and the proposal of concrete eco-social policies (Lindellee et al., 2021); aims to design welfare systems that are "growth-resilient" or independent of economic growth; offers an alternative approach to welfare provision and policy development, supporting the fulfillment of human needs within ecological constraints.
- Together with global eco-social policies, it plays a vital role in protecting vulnerable populations (Lindellee et al., 2021; Kaasch & Waltrup, 2021).

2. LITERATURE REVIEW

Eco-social Risks

- Climate change poses a new risk to states and calls for a transformation from a traditional welfare state to an 'eco' state.
- Environmental change is a new social risk that welfare states must address (Jakobsson, Muttarak, & Schoyen, 2018), reviews studies on the environmental performance of existing welfare states and regimes, explores alternative conceptions of welfare and well-being, and discusses the potential of 'eco-social' policies designed to address both environmental and welfare issues (Johansson & Koch, 2020).

2. LITERATURE REVIEW

Eco-social Risks

- As complex challenges such as climate change and inequality become increasingly pressing, eco-social policies are emerging as suitable public policy instruments to pursue integrated environmental and social objectives (Mandelli, 2022).
- Housing inequalities intensified after the 2008 financial crisis, particularly in Southern European countries.

3. DATA AND METHODS



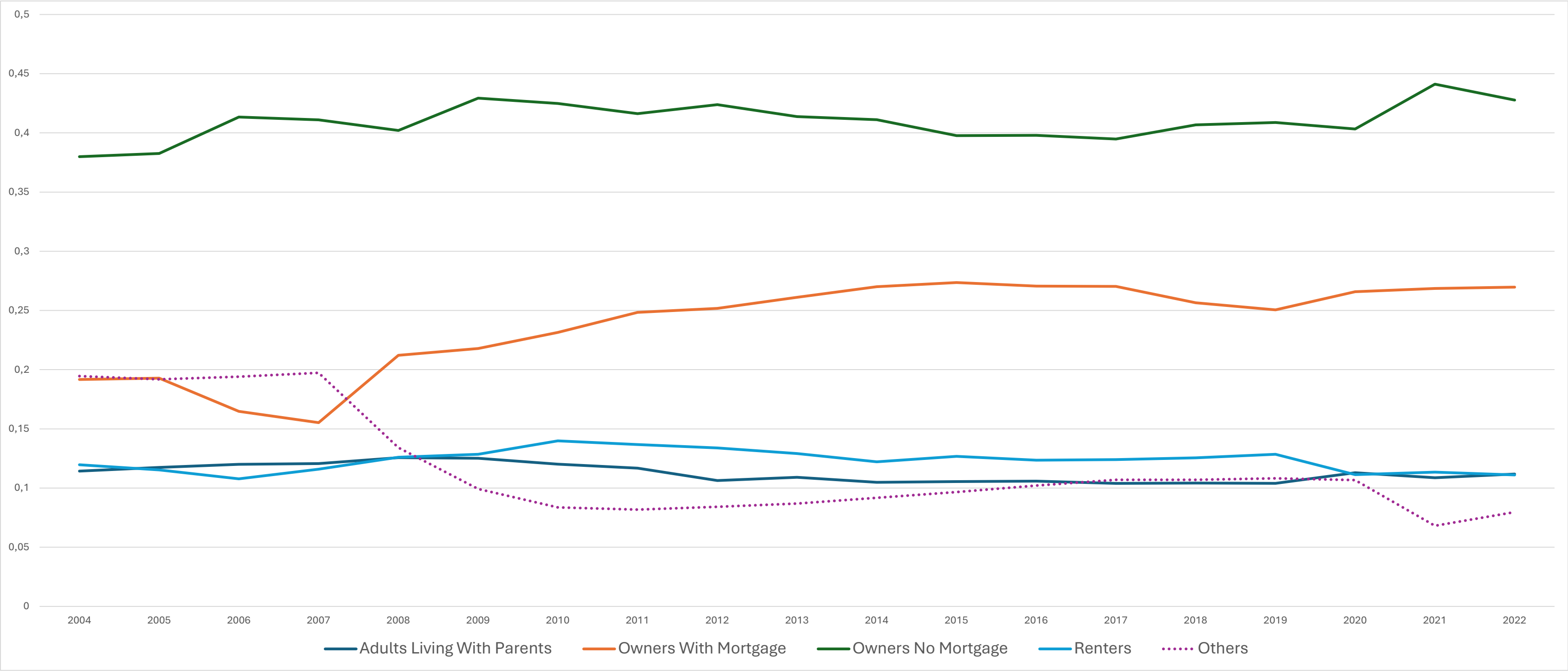
3. DATA AND METHODS

- Exploratory research.
- Mixed methods.
- SILC data, Portugal.
- Semi-structured interviews (n=20) young people, Lisbon, November-December, 2024.
- Focus groups.
- Deliberative forum.

4. FINDINGS



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Source: Authors’ calculations based on weighted data from EU-SILC.

4. FINDINGS

Access to Housing > Fragile Social Policies

*"It comes down to what the State allows us to do. It is, in fact, extremely difficult—and I speak from personal experience—where everything is a struggle. Until recently, there were no possibilities for accessing 100% mortgage financing. That is just now beginning to be implemented, but even so, it remains uncertain whether it will be fully applied in practice, as banks may choose not to participate. The reality is that **most young people today do not have the full amount required for a down payment on a home. This makes the process very difficult. The recent introduction of 100% mortgage schemes represents a step forward, but access remains limited, depending on the willingness of banks to engage.** This lack of opportunity across the banking sector constitutes a major barrier. And even if we manage to secure such a loan, we are still confronted with another issue—one that is not unique to Portugal—which is the high interest rates currently being applied to mortgage credit."*

(Interview 1)

4. FINDINGS

Access to Housing > Fragile Social Policies

*"There is **limited support** for youth housing from the State, which I believe would be the second key reason. In my view, it is only recently that the issue of youth housing has entered public and political discourse—whether under the previous government or the current one. It seems that it has only just begun to emerge as a topic of concern, largely in response to the ongoing housing crisis we are facing."*

(Interview 2)

4. FINDINGS

Housing Conditions: Energy Poverty

- *“It is **extremely cold**—remarkably so. And during the summer, it becomes **intensely hot**.”* (Interview 6).
- *“Water seeps in through that area, and at times, it causes **drafts**. Even on the first floor, the **insulation is poor**, and as a result, water infiltrates the rooms. ... Then the walls begin to deteriorate, which is quite unpleasant.”* (Interview 13).
- *“It gets **very hot in the summer** and **very cold in the winter**. My home was built around 1976, and the building where I currently live was originally constructed as **social housing**.”* (Interview 15).
- *“It is an old house, built approximately 30 or 40 years ago. During the winter, it becomes **very damp and extremely cold** indoors. The house presents several structural issues, and low indoor temperatures during winter are a recurring problem.”* (Interview 16)
- *“As for **electricity expenses**, I consider them to be quite substantial, especially during the winter months.”* (Interview 2).

4. FINDINGS

Housing Quality: Deprivation

*"The **garage** has a bathroom, so we are able to do many things within that space alone. However, when it comes to meals, for example, we must use a shared area. It makes me deeply sad, you know? To be in this situation today... a university graduate living in a garage. Of course, living in a garage is preferable to living under a bridge—there is no doubt about that. I have a roof over my head, but it is not the same. Even though **I've adapted the garage to function as a studio**, a combined living and sleeping area, it remains a garage—it is still just a space. So yes, it is very disheartening to live in such conditions, but we always try to believe that tomorrow will be better." (Interview 1).*

4. FINDINGS

Intergenerational Housing Inequality

Perceptions of Inequality and Injustice > Sense of Disadvantage

*"In conversations with friends, I often sense a certain **frustration**, particularly when comparing our situation to that of our parents or grandparents, for whom it was significantly easier to purchase a home. This also intersects with broader **demographic challenges**: as young people delay leaving their parental homes, they tend to postpone or reconsider having children. This contributes to higher-risk pregnancies and to the growing tendency to have only one child. After all, if securing housing is so costly, how can one realistically consider having more than one child?" (Interview 16).*

4. FINDINGS

*‘Perhaps using terminology more aligned with **mental health**, what emerges is a profound sense of anxiety—truly overwhelming. I am not necessarily speaking about myself, but I observe it among my friends: a pervasive anxiety, often linked to **catastrophic thinking** about the future. Thoughts such as ‘we are getting older and still do not have a home; how could I possibly consider having a child?’ reflect a deep-seated pessimism. There is a widespread sense of insecurity and low self-esteem, partly because we may feel we are competing, albeit unconsciously, with our parents’ generation. If they were able to achieve homeownership with fewer resources, we may feel inadequate or perceive ourselves as not being good enough. This deterioration in mental health generates a **snowball effect**—leading to increasing numbers of frustrated individuals who end up accepting precarious employment. In turn, this contributes to unhealthy work environments, as frustration reduces motivation and performance, and it can also manifest in diminished engagement and well-being in academic settings.’ (Interview 16).*

5. DISCUSSIONS AND CONCLUSIONS



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- Sustainable welfare state (degrowth, vulnerable populations...).
- Housing tenures.
- Young people are more vulnerable due to intergenerational housing inequality.
- Housing conditions.
- Housing and eco-social policy (energy poverty, ...).
- Perceptions of inequality and injustice — sense of disadvantage — housing discontents
- Housing and intergenerational fairness — new trade-offs.
- Future of sustainable welfare state developments.

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Source: <https://www.professionalsgeraldton.com.au/2016/08/the-emergence-of-the-millennial-homebuyer/>



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